

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

CASE NO.: 6:11-bk-15266-KSJ

RICARDO RUIZ and  
LATANYA RUIZ

Debtor(s).

CHAPTER 13

Chapter 13 Plan \_\_\_\_\_ Amended Chapter 13 Plan

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the Debtor(s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

<u>Payment Number by months</u>	<u>Amount of Monthly Plan payment</u>
1 – 60 (November 2011 – October 2016)	\$ 850.00

The Debtor(s)(s) shall pay by money order, cashier's check or wage deduction, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

**Attorney Fees**

<u>Attorney Name</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
Kaufman, Englett & Lynd, PLLC	\$2,500.00	\$ 500.00	1 – 5
Monitoring Fee		\$ 50.00	7 – 60

**Priority Claims**

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
NONE			

**Secured Claims**

<u>Secured Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
SETERUS			OUTSIDE PLAN
SUNTRUST BANK			OUTSIDE PLAN
SUNTRUST BANK			OUTSIDE PLAN

**Secured Arrearage**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
NONE			

**Secured Gap Payments**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
NONE			

**Property to Be Surrendered:**

Creditor Name:

SETERUS

Property Description:

2 Roseanne Place  
Palm Coast, FL 32164

BANK OF AMERICA

2 Roseanne Place  
Palm Coast, FL 32164**Valuation of Security:**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
NONE			

(motion to value must be filed consistent with plan treatment)

**Executory Contracts:**

**The following Executory Contracts are assumed**

Name of Creditor:	Description of Collateral:	Month Numbers:
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NONE

**The following Executory Contracts are rejected:**

Name of Creditor:	Description of Collateral:
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NONE

**Unsecured Creditors:** whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: **59%**

Property of the Estate reverts in the Debtor(s) upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor(s).

**CERTIFICATE OF SERVICE**

I/We hereby certify that a true and correct copy of this Chapter 13 Plan of Debtor(s) was furnished by United States mail, postage prepaid, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this 21<sup>st</sup> day of October, 2011.

/s/ Robert Baldwin  
Debtor Signature

/s/ Katanya Brueg  
Debtor Signature

/s/ Robert M. Baldwin, Esq.  
Robert M. Baldwin, Esq.  
Attorney for Debtors  
Kaufman, Englett & Lynd, PLLC  
111 N. Magnolia Ave. Suite 1500  
Orlando, FL 32801  
Telephone: 407.513.1900  
Facsimile: 407.309.5900  
Fla Bar No.: 40626

RUIZ	DUE DATE		10.0%		\$ 2,500.00	\$ 2,700.00	Seterus		Bank of Am.		SunTrust	SunTrust
CASE #	28th	Unsecured	Debtor Pmt	Tee Fee	ATTY	Monitor Fee	Seterus	Seterus	Bank of Am.	SunTrust	SunTrust	
60												
11/28/2011	1	\$ 265.00	\$ 850.00	\$ 85.00	\$ 500.00							
12/28/2011	2	\$ 265.00	\$ 850.00	\$ 85.00	\$ 500.00							
1/28/2012	3	\$ 265.00	\$ 850.00	\$ 85.00	\$ 500.00							
2/28/2012	4	\$ 265.00	\$ 850.00	\$ 85.00	\$ 500.00							
3/28/2012	5	\$ 265.00	\$ 850.00	\$ 85.00	\$ 500.00							
4/28/2012	6	\$ 765.00	\$ 850.00	\$ 85.00								
5/28/2012	7	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
6/28/2012	8	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
7/28/2012	9	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
8/28/2012	10	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
9/28/2012	11	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
10/28/2012	12	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
11/28/2012	13	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
12/28/2012	14	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
1/28/2013	15	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
2/28/2013	16	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
3/28/2013	17	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
4/28/2013	18	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
5/28/2013	19	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
6/28/2013	20	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
7/28/2013	21	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
8/28/2013	22	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
9/28/2013	23	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
10/28/2013	24	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
11/28/2013	25	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
12/28/2013	26	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
1/28/2014	27	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
2/28/2014	28	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
3/28/2014	29	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
4/28/2014	30	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
5/28/2014	31	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
6/28/2014	32	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
7/28/2014	33	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
8/28/2014	34	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
9/28/2014	35	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
10/28/2014	36	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
11/28/2014	37	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
12/28/2014	38	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
1/28/2015	39	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
2/28/2015	40	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
3/28/2015	41	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
4/28/2015	42	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
5/28/2015	43	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
6/28/2015	44	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
7/28/2015	45	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
8/28/2015	46	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
9/28/2015	47	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
10/28/2015	48	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
11/28/2015	49	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
12/28/2015	50	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
1/28/2016	51	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
2/28/2016	52	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
3/28/2016	53	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
4/28/2016	54	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
5/28/2016	55	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
6/28/2016	56	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
7/28/2016	57	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
8/28/2016	58	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
9/28/2016	59	\$ 715.00	\$ 850.00	\$ 85.00			\$ 50.00					
10/28/2016	60	\$ 715.00	60 at	\$ 850.00	\$ 85.00		54 at	\$ 50.00				
Total		\$ 40,700.00	\$ 51,000.00	\$ 5,100.00	\$ 2,500.00	\$ 2,700.00	\$ -	\$ -	\$ -	\$ -	\$ -	

Label Matrix for local noticing

113A-6

Case 6:11-bk-15266-KSJ

Middle District of Florida

Orlando

Fri Oct 21 14:18:06 EDT 2011

Bank Of The West

Attn: Bankruptcy

Po Box 8050

Walnutcreek, CA 94596-8050

United States Bankruptcy Court

135 West Central Boulevard Suite 950

Orlando, FL 32801-2443

Bank Of America

Po Box 17054

Wilmington, DE 19850-7054

Chela

Attn: Bankruptcy

Po Box 9500

Wilkes-Barre, PA 18773-9500

Citifinancial

300 Saint Paul Pl

Baltimore, MD 21202-2120

(p)DELL FINANCIAL SERVICES

P O BOX 81577

AUSTIN TX 78708-1577

Dell Financial Services L.L.C.

c/o Resurgent Capital Services

PO Box 10390

Greenville, SC 29603-0390

Discover Bank

DB Servicing Corporation

PO Box 3025

New Albany, OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC

PO BOX 3025

NEW ALBANY OH 43054-3025

FIA CARD SERVICES, N.A.

PO Box 15102

Wilmington, DE 19886-5102

Fia Csna

Attn: Bankruptcy

WFNNB/acct.

Po Box 182686

Columbus, OH 43218-2686

Flagler County Tax Collector - Suzanne Johns

P.O. Box 846

Bunnell FL 32110-0846

Florida Department of Revenue

Bankruptcy Unit

Post Office Box 6668

Tallahassee FL 32314-6668

Gemb/dillards Dc

Attn: Bankruptcy

Po Box 103104

Roswell, GA 30076-9104

Hsbc/polars  
Hsbc Card Services  
Po Box 5263  
Carol Stream, IL 60197-5263Internal Revenue Service  
Post Office Box 7346  
Philadelphia PA 19101-7346McIver Urlogical Clinic - Ic  
PO BOX 830469  
Birmingham, AL 35283-0469Nco/invision-medclr  
Attn: Bankruptcy  
507 Prudential Rd  
Horsham, PA 19044-2308North Amercn  
2810 Walker Rd  
Chattanooga, TN 37421-1082Seterus  
14523 Sw Millikan Way St  
Beaverton, OR 97005-2344SunTrust Bank  
Attn:Support Services  
PO BOX 85092  
Richmond, VA 23285-5092Suntrust Bk Central Fl  
Po Box 4986  
Orlando, FL 32802-4986Latanya T Ruiz  
5 Presidential Lane  
Palm Coast, FL 32164-7427Laurie K Weatherford  
Post Office Box 3450  
Winter Park, FL 32790-3450Ricardo Ruiz  
5 Presidential Lane  
Palm Coast, FL 32164-7427Robert M Baldwin  
Kaufman, Englett & Lynd, PLLC  
111 N Magnolia Avenue  
Suite 1500  
Orlando, FL 32801-2367

Dell Financial Services  
Attn: Bankruptcy Dept.  
Po Box 81577  
Austin, TX 78708

Discover Fin  
Po Box 8003  
Hilliard, OH 43026

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Bank Of America

End of Label Matrix	
Mailable recipients	26
Bypassed recipients	1
Total	27